Features

- Provides system messages with real-time feedback on compliance with FHA appraisal file format and data integrity policies.

- Leverages industry data standards, systems, and processes.

- Links data submitted through the portal to data in FHA Connection (FHAC).

Benefits

- Identifies appraisal data and compliance issues up-front.

- Reduces error rates before endorsement.

- Mirrors, in large part, the electronic appraisal technology currently used for conventional mortgages, providing process consistency.

- Pre-populates the FHAC Appraisal Logging Screen, streamlining data entry processes.

Resources

Find these and other resources on FHA's EAD resources web page at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead:

- EAD Administrator Role Fact Sheet
- Pre-recorded, self-paced EAD Lender User and Lender Admin Training

Electronic Appraisal Delivery Portal:

Onboarding to the EAD

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is a web-based technology system that enables electronic transmission of appraisal data and reports to FHA from its mortgagees and/or their designated third-party service provider(s) prior to loan endorsement. Mortgagees must use the EAD portal for all appraisal data submissions to FHA for case numbers assigned on and after June 27, 2016. All FHA-approved mortgagees must be onboarded to the EAD portal, and will be required to use the portal for all appraisal report submissions by this date.

The EAD portal onboarding phase provides a scheduled timeframe for mortgagees to activate their presence in the EAD portal by establishing a Lender Administrator within both the EAD portal and FHAC for each of their active FHA Lender IDs. FHA anticipates that, depending on the mortgagee's time and resource investment, the registration and migration process for an individual portal user organization could be completed within a week, except for users choosing a system-to-system integration, which may take up to 90 days.

The First Step – Onboarding Phase Registration

In order to migrate to the portal before the mandatory use date, mortgagees *must* register in FHA Connection (FHAC) for one of seven onboarding phases. Mortgagees must register for an onboarding phase for each of their approved FHA Lender IDs. Mortgagees should use the following steps to register for their chosen onboarding phase:

1. A mortgagee's designated FHAC Application Coordinator should log in to FHAC.
2. Once logged in to FHAC, the FHAC Application Coordinator selects the Lender Functions option.
3. On the Lender Functions screen, choose the second item in the menu, Electronic Appraisal Delivery Sign Up. This will take you to the information screens for selecting or changing an onboarding phase. The onboarding phases and their start and end dates are on this screen.

Once registered, mortgagees can change their selected phase to any of the other available phases. To change phases, follow the steps above to access the Electronic Appraisal Delivery Sign Up screen in FHAC, and following the instructions for changing your phase.

Before Your Onboarding Phase Begins

To prepare for onboarding, and before the first day of the chosen onboarding phase, mortgagees should:

- Ensure that all individuals within their organization that will be designated as EAD Administrators have or obtain valid FHAC user IDs.
- Review the user documentation available on FHA's EAD Portal pages at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead.
- Have both EAD Administrators and EAD users view the following pre-recorded training modules available from FHA's Single Family Archived Webinars web page:
  — FHA Training for Lender Users: 100 – FHA Electronic Appraisal Delivery (EAD) Portal
  — FHA Training for Lender Administrators: 101 – FHA Electronic Appraisal Delivery (EAD) Portal

When Your Onboarding Phase Begins

Each onboarding phase is 60 calendar days in duration. On or after the first day that a mortgagee's onboarding phase begins **but well before the last day of the onboarding phase**, for each active Lender ID, mortgagees must:

1. Designate and then register an EAD Administrator in FHAC. A mortgagee's FHAC Application Coordinator must assign the EAD Administrator role to an EAD Administrator.
2. Have the EAD Administrator retrieve EAD portal access credentials (the Appraisal Portal One Time Key) generated by and available in FHAC.
3. Log in to the EAD portal the first time using the Appraisal Portal One Time Key.
4. Set up an Administrator profile in the EAD portal, using the information found in the *EAD Portal Lender Administrator Guide*.

During Your Onboarding Phase

The onboarding phase provides a scheduled timeframe for mortgagees to:

- Become familiar with EAD portal technology and processes by submitting appraisal data **in a live environment**; and work with technical support experts to resolve user process errors;
- Work within the EAD portal to ensure that their systems, data flow, and operational processes map to portal requirements before the mandatory use date;
- Fully operationalize key process components, such as setting up designated third-party service providers or establishing business unit hierarchies within the system;
- Train staff users; communicate with vendors, sponsored originators, and appraisers; and develop an enterprise-wide process migration that can only be fully realized once a mortgagee has portal access; and
- Focus testing of the direct integration solution for mortgagees that have built a direct interface to the portal.

The onboarding phase allows mortgagees to submit all or selected individual or groups of appraisals to the EAD portal, and transmit them to FHA in a live environment. This means:

- Any appraisals a mortgagee transmits to FHA via the EAD portal during its onboarding phase and beyond, become the appraisals of record, and any updates to these appraisals must also be submitted to FHA via the portal.
- Mortgagees may concurrently use other existing FHA appraisal submission processes, in addition to the EAD portal, until the portal becomes mandatory for all appraisal submissions associated with FHA case numbers assigned on or after June 27, 2016.

After Your Onboarding Phase Ends

At any time during or after the onboarding phase ends, mortgagees can begin to use the EAD portal for all or portions of their appraisal submissions to FHA at their discretion. There is no FHA authorization or approval process required for mortgagees to begin using the portal for their appraisal submissions.

EAD Portal Mortgagee Onboarding Quick Start Summary

The Systems and Their Functions

FHA Connection (FHAC)	• Mortgagee onboarding phase registration • EAD Administrator authorization • Appraisal Logging Screen validation
The Electronic Appraisal Delivery portal (EAD portal)	• EAD Administrator set up • EAD user authorization and set up • Designated third-party service provider set up • Appraisal submission and transmission to FHA • User account management and reporting

The Key Roles and Responsibilities

Mortgagee EAD Administrator(s)	• Has an active FHAC login ID. • Obtains EAD access credentials from the FHAC system after the mortgagee's FHAC Application Coordinator authorizes the role in the FHAC system. • Uses access credentials to log in to the EAD portal and establish portal presence. • Facilitates organization's set up within the EAD portal, including authorizing users and designated third-party service providers.
Mortgagee FHAC Application Coordinators	• Registers a mortgagee for their chosen onboarding phase in FHAC on or after August 17, 2015. • Authorizes EAD portal Administrator(s) within the FHAC system. The FHAC Application Coordinator for <u>each active FHA Lender ID</u> a mortgagee maintains must authorize an EAD portal Administrator. • Can perform authorization functions above within the FHAC system on and after the first day of the mortgagee's registered adoption phase.

The Key Actions

Registering for an Onboarding Phase	• Within FHAC, performed by a mortgagee's FHAC Application Coordinator:
	  1. FHAC Application Coordinator logs in to FHAC on or after August 17, 2015.
	  2. Once logged in to FHAC, the FHAC Application Coordinator selects the Lender Functions option.
	  3. On the Lender Functions screen, the FHAC Application Coordinator chooses the second item in the menu, Electronic Appraisal Delivery Sign Up. This will take the FHAC Application Coordinator to the information screens for selecting or changing an onboarding phase.

Authorizing an EAD Administrator	• Within FHAC, performed by a mortgagee's FHAC Application Coordinator, **on or after** the first day of the mortgagee's registered onboarding phase:
	  1. Once logged in to FHAC, the FHAC Application Coordinator accesses the FHAC ID Administration Page on the ID Maintenance Menu within the system.
	  2. From the FHAC ID Administration page, the FHAC Application Coordinator can access the EAD Administrator Authorization security screen to authorize access and assign the role to a designated EAD Administrator.
	  3. Once authorized, the FHAC system will generate an "Appraisal Portal One Time Key" for the EAD Administrator.

Accessing the One-time Key	• Within FHAC, performed by the EAD Administrator, following authorization in FHAC:
	  1. Once logged in to FHAC, the EAD Administrator can obtain the Appraisal Portal One Time Key from the FHAC User Profile page accessed from the ID Maintenance Menu.
	  2. This six-character alphanumeric code will need to be used for the EAD Administrator to access the EAD portal for the first time.

Using the One-time Key	• Within EAD, performed by the EAD Administrator, on or after the first day of the mortgagee's registered onboarding phase:
	  1. The EAD Administrator will receive an email from eadnoreply@veros.com with initial EAD login instructions.
	  2. Follow the link in the email to a location that will request the One Time Key.
	  3. Access the EAD portal and use the One Time Key to log in for the first time.
	  4. Complete the EAD Administrator registration process as detailed in the EAD *Lender Administrator User Guide* at http://portal.hud.gov/hudportal/documents/huddoc?id=SFH_EAD_AdminGuide.pdf.

Support and Resources

User Training	• The following self-paced, pre-recorded EAD portal training modules are available on FHA's Single Family Archived Webinars web page at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/events/sfh_webinars:
	  — FHA Training for Lender Users: 100 – FHA Electronic Appraisal Delivery (EAD) Portal
	  — FHA Training for Lender Administrators: 101 – FHA Electronic Appraisal Delivery (EAD) Portal

The FHA Resource Center	• Provides assistance with mortgagee questions on appraisal submissions and FHA appraisal policy.
	• Provides access to appropriate technical experts to assist with mortgagee EAD portal system and technical issues.
	• Contact:
	  — Online knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
	  — E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
	  — Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.

User Resources	• The following are available on FHA's EAD portal web pages at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead:
	  — *Lender Administrator and Lender User guides*
	  — *EAD Portal Overview* Fact Sheet
	  — *EAD Administrator* Fact Sheet
	  — *EAD Hard Stops and Data Edits* Fact Sheet
	  — *EAD Data Formats and Forms* Fact Sheet